

Certificate Number: 16339-PAE-DE-031769806

Bankruptcy Case Number: 14-16232



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 16, 2018, at 5:34 o'clock PM EDT, Larry Zug completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 16, 2018 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor